

DISBURSEMENTS

Losses paid:	
Medical	\$155,640.86
Permanent partial	109,288.86
Permanent total	5,379.01
Temporary total	135,961.40
Fatal	57,153.18
	<u>\$463,423.31</u>
Total paid during the current year for injuries occurring prior to November 1, 1935	\$231,754.14
Total paid during current year for losses occurring November 1, 1935, to November 1, 1936 ..	231,669.17
Return premiums (cash refunds)	2,105.95
Expenses of State Accident Fund	35,436.15
Assessment—proportion of expenses of the State Industrial Accident Commission	8,419.60
Reinsurance Treaty premium	3,013.42
Attorney fees and Court Costs	308.21
Balance	<u>51,037.68</u>
Total disbursements	\$563,744.32

State of Maryland

TWENTY-FOURTH ANNUAL REPORT

OF THE

State Industrial Accident
Commission

OF MARYLAND

FOR THE YEAR

November 1, 1937 to October 31, 1938
INCLUSIVE

Commissioners

WILLIAM F. BROENING, *Chairman*ROBERT H. CARR
OMAR D. CROTHERSRENO S. HARP
CHARLES S. WARNERALBERT E. BROWN, *Secretary*

LETTER OF TRANSMITTAL

To His Excellency,
HARRY W. NICE, *Governor of Maryland,*
Annapolis, Maryland.

SIR:

Conformably with the provisions of Section 13, Chapter 800, Acts of the General Assembly of Maryland, 1914, we have the honor to submit herewith the twenty-fourth annual report of the State Industrial Accident Commission for the fiscal year ending October 31, 1938.

Respectfully,

WM. F. BROENING, Chairman,
ROBERT H. CARR,
OMAR D. CROTHERS,
RENO S. HARP,
CHARLES S. WARNER,
Commissioners.

ALBERT E. BROWN, *Secretary.*

Baltimore, Maryland, December 31, 1938.

TWENTY-FOURTH ANNUAL REPORT
of the
STATE INDUSTRIAL ACCIDENT COMMISSION
OF MARYLAND

November 1, 1937 to October 31, 1938

Summary of General Administrative Work

During the year there were 16,144 employers insured under the terms of the Compensation Law, and there was reported a total of 31,854 industrial accidents. This was a decrease of 6,389 as compared with the number of accidents reported in the preceding year.

We disposed of 10,438 claims during the year, 117 of which were claims in fatal cases.

We held 2,066 formal hearings on claims during the year. From our decisions in these cases there were 217 appeals—56 by the employer and insurer and 161 by the claimant.

In 12 months of this report there was paid on awards during that time the sum of \$1,028,568.24

There was paid by insurers and self insurers during the three day waiting period for medical expenses in cases where there was no claim for compensation the sum of 474,974.66

And there was outstanding for future payment on specific awards made during the year 354,581.64

Making a grand total of benefits to beneficiaries under the Act actually paid and outstanding for future payment as a result of our year's work \$1,858,124.54

And this grand total does not include the amount of awards in temporary total disability cases in which the disability continued beyond the year of this report. Such cases are by far the greatest in number, as will be seen by reference to the statistical data given in detail in this report.

ADMINISTRATIVE EXPENSES

(Our fiscal year covered by this report began October 1, 1937
and ended September 30, 1938)

Appropriation by Act of 1937.....\$147,044.50

Expenditures

Salaries	\$107,613.25	
Special Services.....	5,361.25	
General Repairs.....	341.23	
Traveling Expenses.....	4,091.64	
Communication.....	4,515.41	
Supplies and Stationery.....	1,827.15	
Printing.....	2,718.63	
Office Equipment.....	1,439.64	
Rent of Office.....	14,187.96	
Insurance.....	120.00	
Rent of Equipment.....	2,139.46	
Other Expenses.....	456.50	
Total		144,812.12
Balance		2,232.38

Included in the above expenditures are the following items showing the expense of administering the State Accident Fund for the same period, to wit:

Salaries.....	\$28,975.07	
Special Services.....	2,236.15	
General Repairs.....	216.64	
Traveling Expenses.....	2,022.94	
Communication.....	1,823.65	
Supplies and Stationery.....	846.13	
Printing.....	1,275.39	
Office Equipment.....	578.28	
Rent of Office.....	2,838.48	
Insurance.....	60.00	
Rent of Equipment.....	1,905.04	
Other Expenses.....	220.00	
Total		42,997.77

State Treasurer to be Reimbursed

Under the provisions of Section 27, Article 101 Code of Public General Laws of Maryland, as same was amended by Chapter 213 of the Acts of the General Assembly of Maryland passed at the January Session, 1931, the State Industrial Accident Commission is required to assess a special tax for the maintenance of said Commission, other than for conducting the State Accident Fund, against all employers carrying their own insurance in proportion

to their several payrolls, and all insurance carriers including the State Accident Fund, in proportion to the aggregate payroll of employers insured therewith, and to collect the same for the use of the State.

The total expenses of the Commission for 12 calendar months of 1937 were \$135,862.73. The total expense of conducting the State Accident Fund for the same period was \$37,906.55, leaving a balance of \$97,956.18 to be collected proportionately according to the amount of payroll carried by the State Accident Fund, the insurance companies, and the self insurers.

The reports submitted by those subject to the provisions of the Workmen's Compensation Act indicated that the total payroll for the calendar year 1937 was \$316,843,427.78, which required an assessment of \$0.000309162 per dollar of payroll to yield \$97,956.18, the amount to be collected. Assessments were made in accordance with the payroll submitted and bills for the same forwarded to those liable under this provision of the Act.

As a result of the aforementioned provision of the Workmen's Compensation Act, the net expenses of the State Industrial Accident Commission, including the expenses of the State Accident Fund, are paid by those coming under the provisions of the Act, and consequently there is absolutely no cost whatsoever to the State of Maryland for the support of the State Industrial Accident Commission. In the administration of the Workmen's Compensation Act by the State Industrial Accident Commission material benefits are obtained, not only by those employed in extra-hazardous employment receiving compensation and medical attention in case of injury, but also by the State, because the State Accident Fund is an asset.

Under the provision of Section 27, of Article 101, above referred to, assessments have been collected for the years 1918 to 1937 inclusive. By the provisions of Chapter 213, of the Acts of the General Assembly of Maryland passed at its January session, 1931, the maximum amount that may be assessed against, and paid by insurance carriers, including the State Accident Fund, and self insurers, shall not exceed \$110,000.00 for any one year.

NUMBER OF EMPLOYERS INSURED

November 1, 1937 to October 31, 1938

CLASSIFIED BY INDUSTRIES

MINING AND QUARRYING.....	133
MANUFACTURING:	
Stone products.....	393
Clay products.....	24
Glass products.....	28
Ore reduction and smelting.....	7
Rolling mills and steelworks.....	12
Metal products.....	342
Machinery and instruments.....	174
Vehicles.....	125
Lumber and wood.....	452
Leather.....	72
Rubber and composition.....	41
Chemical and allied products.....	244
Paper and pulp products.....	50
Printing and publishing.....	262
Textiles.....	57
Clothing and furnishing.....	583
Food, beverages and tobacco.....	1,071
Miscellaneous.....	52
	3,989
CONSTRUCTION:	
Wrecking and moving.....	44
Grading, excavating, etc.....	516
Erection.....	637
Finishing, equipping and installing.....	2,899
	4,096
TRANSPORTATION AND PUBLIC UTILITIES.....	1,905
TRADE.....	5,683
MISCELLANEOUS.....	338
TOTAL.....	16,144

ACCIDENT REPORTS AND CLAIMS

During the year ending October 31, 1938, there was filed with the Commission 31,854 reports of industrial accidents, 10,366 non-fatal claims and 112 fatal claims or a total of 10,478 claims.

The number filed during each month follows:

	Employers Reports	Non-Fatal Claims	Fatal Claims	Claims Total
1937				
November.....	2,874	1,045	11	1,056
December.....	2,619	908	17	925
1938				
January.....	2,463	873	7	880
February.....	2,229	747	5	752
March.....	2,556	864	12	876
April.....	2,543	709	7	716
May.....	2,699	764	7	771
June.....	2,874	803	9	812
July.....	2,649	841	12	853
August.....	3,362	983	7	990
September.....	2,511	964	15	979
October.....	2,475	865	3	868
Totals.....	31,854	10,366	112	10,478

SPECIFIC AWARDS

	Awarded	Accrued or Paid	Lump-Sum	Outstanding
Fatals.....	\$265,478.99	\$ 27,590.60	\$ 55,444.02	\$182,444.37
Permanent Total...	29,700.00	2,940.87	11,808.87	14,950.26
Permanent Partial..	454,202.71	127,492.73	169,522.92	157,187.01
Totals....	\$749,381.70	\$158,024.25	\$236,775.81	\$354,581.64

DURING DISABILITY AWARDS

Temporary total reported paid.....	\$432,450.26
Temporary partial reported paid.....	979.55
Total.....	\$433,429.81

AMOUNTS ACCRUED OR REPORTED PAID

Fatal.....	\$ 83,034.62
Permanent total.....	14,749.74
Permanent partial.....	297,015.70
Temporary total.....	432,450.26
Temporary partial.....	979.55
Funeral expenses.....	7,200.00
Medical expenses.....	193,138.37
Total.....	\$1,028,568.24
Outstanding on specific awards.....	354,581.64
Reported medical expenses on accidents not resulting in claim	474,974.66
Total.....	\$1,858,124.54

CLAIMS DISALLOWED AND REASONS FOR DISALLOWING

Disability did not extend beyond the waiting period.....	108
Injury did not arise out of or in the course of employment.....	171
Duplicate claims.....	5
Claimant failed to establish right to compensation.....	61
Lack of jurisdiction.....	19
Coverage.....	71
No physicians report.....	2
Not dependent.....	2
Disability not due to accident.....	5
Death not due to accident.....	2
Third party.....	5
Not employee.....	9
Failure to notify employer within time required by law.....	20
Failure to file claim within time required by law.....	15
Wilful misconduct.....	2
Independent contractor.....	4
Farm labor.....	4
Claimant died before decision was reached.....	4
Charitable institution.....	2
Claimant suffering from occupational disease.....	4
Total disallowed.....	515
Claims dismissed.....	33
Claims withdrawn.....	1
Grand total.....	549

HEARINGS

In claims where there are disputed issues of law and fact, a hearing is conducted upon request of any party in interest or upon the Commission's own motion.

Number of Cases Contested

Hearings requested by employer.....	320
Hearings requested by insurer.....	941
Hearings requested by claimant.....	700
Hearings on motion of Commission.....	107
Total.....	2,068
Hearing requests withdrawn prior to hearing.....	47
Total.....	2,021
Claims withdrawn prior to hearing.....	23
Total.....	1,998
Additional hearings on cases included above.....	68
Total sittings of Commission.....	2,066
Number of hearings held away from Baltimore Office.....	312

Character of Issues

Number of Times Raised

Duration of disability.....	195
Arising out of and in course of employment.....	867
Jurisdiction and coverage.....	55
Average weekly wage.....	409
Employment not extra-hazardous.....	53
Dependency.....	94
Notice.....	279
Whether or not accidental injury.....	581
Nature and extent of disability.....	1271
Wilful misconduct.....	22
Disfigurement.....	29
Liability for medical bill.....	39
Amount of medical bill.....	12
Intoxication.....	5
Failure to file claim within time required by law.....	186
Lump Sum.....	58
Interstate commerce.....	9
Prejudice.....	164
Disability not due to accident.....	349
Occupational disease.....	14
Date of injury.....	42
Liability for compensation.....	127
Casual employment.....	32
Petition to reopen.....	230
Death not due to accident.....	58
Whether accident occurred within meaning of Act.....	46
Sickness or accident.....	92
Injured not an employee.....	95
Additional evidence.....	77
Further disability.....	20
Argument.....	5
Miscellaneous.....	355
Total.....	5,870

Disposition

Decisions directly for claimant.....	1,253
Decisions directly against claimant.....	555
Cases under consideration.....	44
Cases continued.....	146
Total.....	1,998

Appeals

Appeals by employer and insurer.....	56
Appeals by claimant.....	161
Total.....	217

CASES DISPOSED OF AND PENDING

	Non-Fatal	Fatal	Total
Claims, November 1, 1937 to October 31, 1938..	10,366	112	10,478
Pending, November 1, 1937.....	279	55	334
Total	10,645	167	10,812
Disposed of November 1, 1937 to October 31, 1938.....	10,321	117	10,438
Pending November 1, 1938.....	324	50	374

Recapitulation of Claims

Temporary totals.....	9,038
Permanent partials.....	579
Permanent totals.....	6
Fatals	81
Total claims allowed.....	9,704
Claims disallowed.....	515
Claims withdrawn and dismissed.....	34
Claims pending	225
Total claims filed.....	10,478

**STATISTICAL REPORT OF CLAIMS
FILED NOVEMBER 1, 1937, TO
OCTOBER 31, 1938**

STATISTICAL REPORT

TABLE No. 1

Classification According to Industry

	Temp. Total	Perm. Partial	Perm. Total	Fatal
Agriculture:				
Commercial fruit orchards or mushroom raising.....	20	2	....	....
General farming.....	30	....	....	1
Dairy farm.....	2	....	....	....
Nurseries—flowers.....	41	1	....	....
Racing stables—farms (sales stables), riding academies or breeding farms..	22	....	....	....
Tree surgery or culture.....	12	....	....	....
Landscape gardening.....	11	....	....	....
Mining:				
Coal mining.....	215	5	....	7
Metallurgy:				
Smelting and refining or analytical chemical research.....	2	....	....	....
Quarries and Stone Crushing:				
Quarrying and crushing.....	30	7	....	....
Clay and sand digging (mining).....	28	....	....	....
Other Extracting Industries:				
Logging and lumbering.....	107	10	....	2
Shell fisheries and packers.....	62	....	....	....
Manufacturing—Food:				
Baking.....	141	7	....	2
Flour and grist-mill products.....	22	1	....	....
Starch, glucose and sugar.....	14	....	....	....
Confectionery.....	19	1	....	....
Coffee, spices and nuts.....	2	....	....	....
Dairy products or milk bottle exchange	192	6	....	1
Slaughtering and meat packing.....	177	8	....	....
Packing houses (not slaughtering)....	3	....	....	....
Food preserving and canning.....	263	16	....	1
Beverages.....	56	1	....	....
Brewers or beer distributors.....	90	1	....	....
Condensed milk or milk products.....	2	....	....	....
Poultry food.....	1	....	....	....
Tobacco.....	2	1	....	....
Ice.....	42	3	....	....
Poultry and fish.....	29	1	....	....
Stock yard or bone yard.....	12	....	....	....
Pickles, kraut, etc.....	....	1	....	....
Oleomargarine, butterine, mayonnaise, etc., including rendering plants.....	6	1	....	....
Ice cream.....	33	1	....	....
All other food preparations.....	33	2	....	....

TABLE No. 1—Continued
Classification According to Industry

Textile Industries:	Temp. Total	Perm. Partial	Perm. Total	Fatal
Batting, wadding and shoddy.....	1	.....	.....	.....
Cotton and linen goods.....	23	1	.....	.....
Woolen goods.....	11	1	.....	1
Silk goods (inc. artificial).....	103	2	.....	1
Velour and tapestries.....	2	.....	.....	.....
Umbrellas.....	4	.....	.....	.....
Rag dealers.....	22	1	.....	.....
Burlap bags, etc.....	3	1	.....	.....
Cotton beltings.....	1	.....	.....	.....
Awnings, tents and window shades.....	6	.....	.....	.....
Thread, yarn, twine and rope manufac- ture.....	4	.....	.....	.....
Novelties, n. o. c.....	5	.....	.....	.....
Clothing:				
Clothing (general).....	166	3	.....	.....
Headwear.....	21	1	.....	.....
Bedding.....	6	2	.....	.....
Underwear.....	6	.....	.....	.....
Overalls.....	4	1	.....	.....
Stockings.....	8	.....	.....	.....
Cleaning and Dyeing:				
Cleaning and dyeing (inc. carpet reno- vating).....	3	.....	.....	.....
Laundries or cloth shrinking.....	85	11	.....	.....
Leather:				
Tanning and dressing.....	4	1	.....	.....
Boots and shoes.....	27	2	.....	.....
Leather goods miscellaneous.....	5	.....	.....	.....
Rubber and Composition Goods:				
Rubber goods.....	37	1	.....	.....
Celluloid and celluloid goods.....	3	.....	.....	.....
Bone, horn, shell and ivory goods.....	13	.....	.....	.....
Oil-cloth and linoleum.....	1	.....	.....	.....
Insulation.....	1	.....	.....	.....
Paper and Pulp:				
Paper and pulp.....	40	6	.....	1
Paper.....	9	1	.....	.....
Paper Goods:				
Paper boxes.....	45	3	.....	.....
Paper goods, n. o. c.....	30	7	.....	.....
Rubber tire manufacturers.....	19	2	.....	.....
Roofing.....	2	.....	.....	.....
Printing and Engraving:				
Printing.....	44	3	.....	.....
Publishers.....	43	1	.....	1
Book-binding.....	15	1	.....	.....
Electro platers.....	1	.....	.....	.....
Photo engraving.....	1	.....	.....	.....
Printing and lithographing.....	22	1	.....	.....

TABLE No. 1—Continued
Classification According to Industry

Wood Products:	Temp. Total	Perm. Partial	Perm. Total	Fatal
Saw mills.....	11	2	.....	.....
Planing mills.....	24	3	.....	.....
Cooperage.....	32	3	.....	1
Boxes (wooden).....	19	3	.....	.....
Wood turning or pattern makers.....	5	.....	.....	.....
Brooms and brushes.....	25	2	.....	.....
Furniture, showcases and store fixtures	59	5	.....	1
Sash, door and blind manufacturers...	37	2	.....	.....
Veneer goods.....	17	1	.....	.....
Musical instruments.....	4	.....	.....	.....
Miscellaneous wood products and pres- ervation.....	4	.....	.....	2
Lumber yards.....	77	5	.....	.....
Blast Furnaces, Steel Works, Rolling Mills:				
Steel works.....	142	69	.....	5
Rolling and tube mills.....	27	1	.....	.....
Iron and steel fabricating.....	11	1	.....	.....
Boilers and tanks.....	12	1	.....	.....
Millwright works.....	41	6	.....	.....
Metal Goods:				
Foundries.....	49	11	.....	.....
Cutlery, hand and pneumatic tools....	2	.....	.....	.....
Tin can manufacturing and decoration	86	25	.....	.....
(inc. tin boxes).....	35	6	.....	.....
Gas, Electrical and other fixtures.....	7	1	.....	.....
Sheet metal products.....	30	3	.....	.....
Wire and wire products (inc. mattresses)	1	.....	.....	.....
Lead and lead alloys.....	3	.....	.....	.....
Jewelry, silverware and novelties.....	9	5	.....	.....
Enamel ware.....	21	2	.....	.....
Stoves, ranges etc.....	.....	.....	.....	.....
Bottle caps and bottle capping machin- ery, etc.....	57	19	.....	1
Refrigerators, butchers supplies and soda founts.....	5	1	.....	.....
Copper and copper products.....	12	4	.....	2
Aluminum, brass or bronze.....	3	.....	.....	.....
Radiators and supplies (plumbing)....	14	.....	.....	1
Bolt, nut and nail manufacturers.....	2	.....	.....	.....
(Metal) food products machinery.....	6	.....	.....	.....
Mufflers and safety valves (inc. piston rings).....	2	.....	.....	.....
All other metal products.....	16	1	.....	.....
Machinery:				
Machine shops.....	62	8	.....	1
Fine specialty machines and instruments	10	.....	.....	.....
Machinery, n. o. c.....	2	.....	.....	.....
Vehicles:				
Automobiles, automobile dealers and garages.....	307	16	.....	2
Aeroplanes and parts.....	62	6	.....	.....

TABLE No. 1—Continued
Classification According to Industry

	Temp. Total	Perm. Partial	Perm. Total	Fatal
Carriages, wagons, automobile bodies and parts.....	38	3	.....	.....
Railroad cars and parts.....	4	.....	.....	.....
Motor cycles and parts.....	1	.....	.....	.....
Stone Products:				
Cement and other building materials (supplies).....	9	1	.....	.....
Stone grinding or cutting.....	7	.....	.....	.....
Stone and marble.....	2	.....	.....	.....
Asphalt.....	5	.....	.....	.....
Lime.....	25	.....	.....	1
Cinder blocks.....	3	.....	.....	.....
Concrete block manufacturers.....	10	.....	.....	.....
Clay Products:				
Brick.....	34	3	.....	1
Pottery.....	21	.....	.....	.....
Tile and terra cotta.....	1	.....	.....	.....
Glass Products:				
Glassware.....	41	2	.....	.....
Glaziers.....	1	.....	.....	.....
Chemicals:				
Acids.....	8	1	.....	.....
Oil and tar by-products.....	16	.....	.....	.....
Fertilizers.....	84	7	.....	1
Glue, paste, soap and candles.....	14	4	.....	.....
Paints and colors (pigment).....	16	.....	.....	.....
Chrome.....	22	1	.....	.....
Drugs (chewing gum).....	7	1	.....	.....
Extracts (inc. baking powder and soda).....	7	.....	.....	.....
Yeast.....	4	.....	.....	.....
Air products (oxygen, etc.).....	2	.....	.....	.....
Distillers (alcohol, etc.).....	47	1	.....	.....
Dental laboratory.....	2	.....	.....	.....
Chemicals, n. o. c.....	21	1	.....	.....
Construction:				
General contracting.....	260	12	.....	6
Pile driving.....	6	1	.....	.....
Clearing and grading.....	163	17	1	6
Street and highway construction repair.....	128	4	.....	1
Railroad construction.....	1	.....	.....	.....
Drilling.....	1	.....	.....	.....
Ditching and pipe laying.....	41	5	.....	4
Railroad repair.....	21	1	.....	.....
Paving.....	11	.....	.....	.....
Bridge construction, wharf.....	2	5	.....	.....
Bill board preparation and erection.....	17	.....	.....	.....
All other.....	1	.....	.....	.....

TABLE No. 1—Continued
Classification According to Industry

	Temp. Total	Perm. Partial	Perm. Total	Fatal
Building Erection:				
Building.....	1	.....	.....	1
Masonry (inc. tile setting).....	134	2	.....	1
Structural iron and steel erection.....	29	2	.....	1
Concrete construction.....	152	8	.....	1
Sheet metal construction.....	49	1	.....	.....
Carpentry, sound proofing, installation of interior trim.....	356	9	1	1
Roofing, n. o. c.....	77	2	.....	.....
Plumbing, gas and steam fitting.....	147	8	.....	1
Electrical contractors.....	46	5	.....	.....
Painting and decorating.....	55	2	.....	1
Plastering and paper hanging.....	43	1	.....	.....
Machinery installation.....	3	.....	.....	.....
Wrecking and moving buildings.....	12	.....	1	.....
Manufacturing installing and adjusting metal windows.....	13	2	.....	1
Installing metal weather strips.....	1	.....	.....	.....
Installing furnaces and incinerators.....	7	.....	.....	.....
Installing fence construction.....	7	.....	.....	.....
Insulating boilers, machinery and electric or pipe lines.....	4	1	.....	.....
Welding and cutting.....	4	1	.....	.....
Ship Building:				
Ship building, steel.....	32	6	.....	1
Boat building.....	21	2	.....	.....
Ship repair or renovating in drydock.....	3	.....	.....	.....
Marine wrecking.....	1	.....	.....	.....
Ship rigging.....	1	.....	.....	.....
Marine construction and repair.....	1	.....	.....	.....
Transportation:				
Water transportation.....	1	.....	.....	.....
Stevedoring.....	172	6	.....	.....
Steam railroads.....	77	11	1	1
Aviation (commercial and otherwise).....	2	.....	.....	.....
Street railways.....	97	1	.....	.....
Cartage and Trucking:				
Taxi-operators.....	78	.....	.....	2
Truckers and hucksters.....	267	9	.....	2
Fuel, lumber and ice dealers.....	106	7	1	1
Livery stables and parking space (inc. automobile rental).....	3	.....	.....	.....
Express and transfer freight handlers.....	13	.....	.....	.....
Railway express delivery.....	12	.....	.....	.....
Coal docks.....	2	.....	.....	.....
Public service (coat, apron, towel).....	.....	1	.....	.....
Utilities—Public:				
Gas electric light and power.....	33	2	.....	2
Telegraph and telephone.....	45	.....	.....	1
Refrigerating and heating.....	9	1	.....	.....
Oil burners.....	14	1	.....	.....
Electric refrigeration.....	3	.....	.....	.....

TABLE No. 1—Continued
Classification According to Industry

Trade:	Temp. Total	Perm. Partial	Perm. Total	Fatal
Hardware stores, furniture and household appliances.....	62	3	.....	.....
Stores (general).....	289	9	.....	.....
Warehouses (storage).....	29	2	.....	.....
Jewelry stores.....	2	1	.....	.....
Junk or iron merchants.....	60	7	.....	.....
Jobbers.....	1	.....	.....	.....
Wholesale stores, dealers.....	7	.....	.....	.....
Wholesale and retail stores, markets, etc.	50	2	.....	1
Commission merchants.....	3	.....	.....	.....
Produce and meat dealers.....	176	7	.....	.....
Hay, grain and feed merchants.....	16	1	.....	.....
Mail order houses.....	12	1	.....	.....
Confectionery or delicatessen.....	1	.....	.....	.....
Public weighers.....	1	.....	.....	.....
Banks or finance companies.....	7	.....	.....	.....
Office machinery or farm machinery....	4	.....	.....	.....
Clerical and Professional Service and Employment:				
Agents, salesmen and inspectors.....	3	.....	.....	.....
Patrol agencies or private detectives..	1	.....	.....	.....
Office employees (inc. public accountants).....	1	.....	.....	.....
Advertising service or distributors (inc. addressing companies).....	13	.....	.....	.....
Care and Custody of Buildings and Grounds:				
Hotels, clubs and restaurants.....	272	7	.....	1
Buildings, n. o. c.....	57	4	.....	.....
Amusement parks, golf courses, developments and beaches.....	12	.....	.....	.....
Homes and charitable institutions.....	1	.....	.....	.....
Cemeteries.....	35	1	.....	.....
Miscellaneous Industries:				
Barber shops and turkish baths (inc. beauty parlors).....	6	.....	.....	.....
Bowling alleys and pool rooms (inc. skating rinks).....	32	1	.....	.....
Caterers.....	2	1	.....	.....
Churches.....	1	.....	.....	.....
Elevators, erection or repair.....	6	.....	.....	.....
Fireworks.....	4	2	.....	1
Garbage reduction or manure gathering	12	.....	.....	.....
Hospitals and sanitariums.....	23	1	.....	.....
Installing and maintaining automatic fire alarms.....	3	1	1	.....
Moving pictures and theatres.....	14	.....	.....	.....
Painting and decorating automobiles...	2	.....	.....	.....
Photographers.....	2	.....	.....	.....
Real estate (developers).....	10	.....	.....	.....
Shoe repairing.....	3	.....	.....	.....
Salvaging munitions.....	5	1	.....	1

TABLE No. 1—Continued
Classification According to Industry

	Temp. Total	Perm. Partial	Perm. Total	Fatal
Summer camps and resorts.....	2	.....	.....	.....
Service stations and automobile tire accessories.....	141	6	.....	.....
Schools and colleges.....	44	1	.....	.....
Undertakers, funeral directors' supplies	8	.....	.....	.....
Upholstering, lamp shades, china decorations.....	11	1	.....	.....
Welfare workers, lodges, associations or Y. M. C. A.....	6	1	.....	.....
Window cleaning.....	7	1	.....	.....
All other inc. n. s.....	7	.....	.....	.....
Department of State, Cities and Counties of Maryland:				
Anne Arundel County.....	14	.....	.....	.....
Baltimore City.....	253	8	.....	1
Baltimore County.....	30	.....	.....	.....
Bel Air.....	1	.....	.....	.....
Brunswick.....	1	.....	.....	.....
Cambridge.....	1	.....	.....	.....
Caroline County.....	1	.....	.....	1
Centreville.....	1	.....	.....	.....
Chevy Chase.....	1	.....	.....	.....
Crisfield.....	3	.....	.....	.....
Cumberland.....	2	.....	.....	.....
Frederick or Frederick County.....	.....	1	.....	.....
Hagerstown.....	2	1	.....	.....
Harford County.....	1	.....	.....	.....
Hyattsville, (town of).....	1	.....	.....	.....
Laurel.....	1	.....	.....	.....
Lonaconing (city of).....	1	.....	.....	.....
Mount Rainier.....	3	.....	.....	.....
Montgomery County.....	1	.....	.....	.....
Prince George's County.....	1	.....	.....	.....
Pocomoke City.....	1	.....	.....	.....
St. Mary's County.....	3	.....	.....	.....
Salisbury.....	87	5	.....	3
State of Maryland.....	1	.....	.....	.....
Taneytown.....	2	.....	.....	.....
Westminster.....	.....	.....	.....	.....
Private Employment:				
Servants.....	3	.....	.....	.....
Industries, n. o. c.....	2	.....	.....	.....
Total.....	9,038	579	6	81

TABLE No. 2
Insurance Companies

	Temp. Total	Perm. Partial	Perm. Total	Fatal
Aetna Casualty and Surety Company.....	172	15	....	1
Aetna Life Insurance Company.....	16	1	....	....
American Casualty Company.....	36	....	....	....
American Employers Insurance Company.....	2	....	....	....
American Motorists Insurance Company.....	113	2	....	1
American Mutual Liability Insurance Co.....	529	34	....	2
American Policy Holders Insurance Co.....	2	1	....	....
American Surety Company.....	11	....	....	....
Associated Indemnity Corporation Insurance.....	34	2	....	1
Bankers Indemnity Insurance Company.....	39	....	....	1
Car and General Insurance Company.....	103	7	....	....
Casualty Reciprocal Exchange.....	21	2	....	....
Century Indemnity Company.....	73	1	....	....
Columbia Casualty Company.....	15	1	....	1
Commercial Casualty Insurance Company.....	2	1	....	....
Continental Casualty Company.....	42	2	....	1
Eagle Indemnity.....	41	....	....	....
Eastern Mutual Casualty Company.....	34	....	....	1
Employers Indemnity Corporation.....	1	....	....	....
Employers Liability Assurance Corporation Limited.....	135	8	....	1
Federal Surety Insurance Company.....	....	1	....	....
Federal Mutual Liability Insurance Co.....	5	....	....	....
Fidelity and Casualty Company.....	128	11	....	....
Fireman's Fund Indemnity Company.....	17	....	....	1
General Accident Fire and Life Assurance Corporation.....	77	3	....	....
Glenn Falls Indemnity Company.....	54	2	....	....
Globe Indemnity Company.....	118	6	....	....
Great American Indemnity Company.....	39	1	....	....
Guardian Casualty Insurance Company.....	27	2	....	....
Hardware Mutual Casualty Company.....	38	2	....	....
Hartford Accident and Indemnity Co.....	181	5	....	2
Indemnity Insurance Company of North America.....	37	3	....	....
Jamestown Mutual Insurance Company.....	11	1	....	....
Liberty Mutual Insurance Company.....	1,055	67	....	6
London Guarantee and Accident Limited Company.....	9	....	....	....
London and Lancashire Indemnity Co.....	2	....	....	....
Lloyds of America.....	4	....	....	....
Lumbermen's Mutual Casualty Company.....	355	12	....	3
Manufacturers Casualty Insurance.....	38	1	....	....
Maryland Casualty Company.....	469	13	....	6
Massachusetts Bonding and Insurance Co.....	4	....	....	....
Merchants Mutual Casualty Company.....	25	....	....	....
National Casualty Company.....	17	....	....	....
New Amsterdam Casualty Company.....	293	13	....	....
New York Casualty Company.....	4	....	....	....
No Insurance.....	133	12	....	2
Ocean Accident and Guarantee Corporation Ltd.....	14	2	....	....
Pennsylvania Threshermen and Farmers Mutual Casualty Insurance Company.....	138	3	....	1

TABLE No. 2—Continued
Insurance Companies

	Temp. Total	Perm. Partial	Perm. Total	Fatal
Phoenix Indemnity Company.....	34	....	....	....
Royal Indemnity Company.....	83	5	....	....
Self.....	1,379	171	1	19
Security Mutual Casualty Company.....	87	....	....	....
Southern Surety Company of New York.....	1	....	....	....
State Accident Fund.....	1,972	132	5	26
Standard Accident Insurance Company.....	44	1	....	....
Standard Surety and Casualty Company.....	1	....	....	....
St. Paul Mercury Indemnity Company.....	1	....	....	....
Sun Indemnity Company.....	7	....	....	....
Travelers Insurance Company.....	199	6	....	....
United States Casualty Company.....	137	10	....	....
United States Fidelity and Guaranty Co.....	355	15	....	5
Utica Mutual Insurance Company.....	8	....	....	....
Western Southern Indemnity Company.....	1	....	....	....
Zurich General Accident and Liability Insurance Company.....	14	2	....	....
Not determined or not stated.....	2	....	....	....
Total.....	9,038	579	6	81

TABLE No. 3

Classification of Claims According to Average Weekly Wage

Dollars	Temp. Total	Perm. Partial	Perm. Total	Fatal	Dollars	Temp. Total	Perm. Partial	Perm. Total	Fatal
1.....	1	..	..	..	41.....	25	1	..	1
2.....	10	..	..	..	42.....	25	4	..	..
3.....	17	..	..	..	43.....	28	4	..	1
4.....	13	..	..	..	44.....	39	8	..	1
5.....	36	1	..	1	45.....	40	7	..	1
6.....	61	2	..	..	46.....	10	3	..	..
7.....	75	3	..	..	47.....	7	1	..	..
8.....	154	6	..	..	48.....	20	..	..	..
9.....	158	6	..	2	49.....	3	2	..	..
10.....	224	12	..	3	50.....	116	6	1	1
11.....	159	10	..	1	51.....	1	..	..	..
12.....	451	17	..	4	52.....	2	..	..	..
13.....	186	15	..	1	53.....	2	..	..	..
14.....	347	15	..	3	54.....	3	..	..	..
15.....	533	36	..	3	55.....	41	5	..	1
16.....	344	22	..	1	56.....	4	2	..	..
17.....	297	18	..	2	57.....	4	..	..	..
18.....	712	43	..	5	58.....	4	..	..	..
19.....	239	19	..	1	59.....	1	..	..	..
20.....	585	30	1	10	60.....	37	7	..	..
21.....	252	28	..	..	61.....	1	..	..	..
22.....	436	19	..	4	62.....	..	1	..	..
23.....	242	18	..	..	63.....	2	1	..	..
24.....	355	19	1	2	64.....	1	..	..	..
25.....	433	21	..	5	65.....	4	2	..	..
26.....	235	19	..	4	66.....	2	..	..	..
27.....	200	18	..	3	67.....	..	1	..	..
28.....	259	14	..	2	68.....	1	..	..	..
29.....	151	13	..	1	69.....	1	..	..	..
30.....	450	28	..	11	70.....	3	..	..	..
31.....	91	7	..	..	72.....	1	..	..	..
32.....	125	2	..	..	75.....	9	..	..	..
33.....	138	9	..	2	78.....	1	..	..	..
34.....	90	9	..	1	81.....	1	..	..	..
35.....	211	8	..	2	83.....	1	..	..	..
36.....	83	11	..	..	90.....	2	..	..	..
37.....	35	8	..	..	91 or over	8	1	..	..
38.....	63	7	2	..	Not Stated	8	..	..	1
39.....	20	2	..	..			
40.....	109	8	1	..	Total.....	9,038	579	6	81

TABLE No. 4

Classification of Claims According to Age and Sex

Age	Temp. Total Male Female	Perm. Part. Male Female	Perm. Total Male Female	Fatal Male Female
12.....	1 1	.. ..	.. ..	.. ..
13.....	3 ..	1 ..	.. ..	.. ..
14.....	4 1	.. ..	.. ..	.. ..
15.....	52 15	2 1	.. ..	.. ..
16.....	100 19	7 1	.. ..	.. ..
17.....	177 26	10 2	.. ..	5 ..
18.....	201 47	22 2	.. ..	2 ..
19.....	231 33	12 ..	.. ..	1 ..
20.....	248 25	16 1	.. ..	2 ..
21.....	280 24	27 ..	.. ..	2 ..
22.....	273 27	23 2	.. ..	3 ..
23.....	286 27	15 ..	.. ..	4 ..
24.....	249 26	11 1	.. ..	1 ..
25.....	253 23	13 ..	.. ..	1 ..
26.....	276 19	13 1	.. ..	2 ..
27.....	298 21	14 1	.. ..	2 ..
28.....	288 17	17 ..	.. ..	1 ..
29.....	270 15	16 2	.. ..	.. ..
30.....	200 11	13 ..	.. ..	2 ..
31.....	268 19	25 ..	.. ..	.. ..
32.....	213 23	17 ..	.. ..	.. ..
33.....	221 15	21 ..	.. ..	1 ..
34.....	230 21	15 ..	.. ..	3 ..
35.....	159 8	14 1	1 ..	1 ..
36.....	220 14	10 ..	.. ..	3 ..
37.....	242 21	17 3	.. ..	2 ..
38.....	176 8	16 ..	1 ..	2 ..
39.....	215 12	12 ..	.. ..	3 ..
40.....	163 9	6 ..	.. ..	3 ..
41.....	182 11	13 ..	.. ..	2 ..
42.....	170 17	14 ..	.. ..	1 ..
43.....	173 6	19 3	.. ..	1 ..
44.....	160 9	11 1	.. ..	1 ..
45.....	118 10	10 1	.. ..	.. ..
46.....	125 11	8 ..	.. ..	.. ..
47.....	130 8	7 ..	.. ..	4 ..
48.....	139 9	7 1	1 ..	1 ..
49.....	141 16	6 ..	1 ..	1 ..
50.....	120 7	4 1	.. ..	.. ..
51.....	100 4	6 1	.. ..	1 ..
52.....	100 6	6 ..	1 ..	.. ..
53.....	98 5	5 ..	.. ..	1 ..
54.....	82 4	4 ..	.. ..	4 ..
55.....	69 11	3 3	.. ..	1 ..
56.....	75 4	3 1	.. ..	1 ..
57.....	78 6	5 ..	.. ..	1 ..
58.....	59 4	5 ..	.. ..	2 ..
59.....	65 4	2 ..	.. ..	2 ..
60.....	50 1	3 ..	.. ..	.. ..
61.....	55 2	8 ..	.. ..	1 ..
62.....	31 ..	3 ..	.. ..	.. ..
63.....	30 2	1 ..	.. ..	.. ..
64.....	40 5	6 ..	.. ..	.. ..
65.....	18 2	2 ..	.. ..	.. ..
66.....	.. ..	.. ..	.. ..	.. ..

TABLE No. 4—Continued

Classification of Claims According to Age and Sex

Age	Temp. Total		Perm. Part.		Perm. Total		Fatal	
	Male	Female	Male	Female	Male	Female	Male	Female
67.....	18	....	1	....	....	....	....	....
68.....	22	3	....	....	....	....	....	....
69.....	15	2	....	....	....	....	1	....
70.....	9	....	....	....	....	....	....	....
71.....	10	....	1	....	....	....	....	....
72.....	8	....	....	....	....	....	....	....
73.....	7	1	....	....	....	....	1	....
74.....	4	....	1	....	....	....	....	....
75.....	9	....	....	....	....	....	....	....
76.....	....	....	....	....	....	....	1	....
77.....	1	....	....	....	....	....	....	....
79.....	2	....	....	....	....	....	....	....
81.....	2	....	....	....	....	....	....	....
83.....	1	....	....	....	....	....	....	....
Not Stated.....	24	4	3	....	....	....	5	....
Total.....	8,337	701	552	27	6	....	81	....

TABLE No. 5

Classification of Claims According to Mechanical Sources of Injury

	Temp. Total	Perm. Partial	Perm. Total	Fatal
Prime Movers:				
Compressed air motors.....	1	....	....	....
Power Transmission Apparatus:				
Shafts and attachments.....	2	....	....	....
Belts and pulleys.....	15	4	....	....
Chains and sprockets.....	2	10	....	....
Ropes, cables, sheaves or drums.....	2	5	....	....
Gears, cams, friction wheels, cogs.....	15	11	....	....
Power-Working Machinery:				
Abrasive wheels.....	7	2	....	....
Drills or drill presses.....	1	4	....	....
Milling, gear-cutting and grinding machines.....	....	4	....	....
Lathes and automatic screw machines.....	....	1	....	....
Punch, stamping and trimming presses.....	12	11	....	....
Drop hammers.....	1	1	....	....
Rolling mills (inc. blooming mills)...	1	1	....	....
Shears.....	4	4	....	....
Wire and tube working machines.....	3	1	....	....
Automatic can-making machines.....	3	12	....	....
Metal-working machines, n. o. c.....	1	7	....	....
Wood-Working Machinery:				
Tenoning, planing and molding machines.....	6	6	....	....
Saws—band, scroll, or jig.....	49	16	....	....
Shapers (inc. special head cutters)....	3	1	....	....
Brush and broom-making machines.....	2	1	....	....
Sanding machines.....	....	1	....	....
Jointers.....	10	6	....	....
Veneering machines.....	1	1	....	....
Wood-working machines, n. o. c.....	3	1	....	....
Leather-Products Machinery:				
Shoemaking and repairing machinery..	4	1	....	....
Leather-products machines, n. o. c.....	6	2	....	....
Paper Making Machinery:				
Calendars.....	1	1	....	....
Paper-making machines, n. o. c.....	1	1	....	....
Paper Products Machinery:				
Automatic box-making machines.....	3	2	....	....
Stamping, stencil and cutting machines.....	7	3	....	....
Presses (printing).....	12	....	....	....
Bookbinding machines.....	4	1	....	....
Paper-products machines, n. o. c.....	3	2	....	....
Textile Machinery				
Sewing-machines.....	1	1	....	....
Cloth and goods cutting and stamping machines.....	5	....	....	....
Carding and combing machines.....	....	2	....	....
Textile machines, n. o. c.....	6	1	....	....

TABLE No. 5—Continued

Classification of Claims According to Mechanical Sources of Injury

	Temp. Total	Perm. Partial	Perm. Total	Fatal
Laundry Machines:				
Ironing machines.....	10	2	.....	.....
Washing machines.....	2	.....	.....	.....
Laundry machines, n. o. c.....	6	2	.....	.....
Food-Products Machinery:				
Cleaning, preparing and sorting machines.....	8	2	.....	.....
Milling and grinding machines.....	2	5	.....	.....
Mixing machines.....	8	1	.....	.....
Shaping and forming machines.....	2	.....	.....	.....
Cutting machines.....	17	2	.....	.....
Labeling machines.....	4	6	.....	.....
Colanders (candy rolls, etc.).....	1	1	.....	.....
Crushers (ice crushers, etc.).....	1	3	.....	.....
Barrelling, bagging and canning machines.....	6	3	.....	.....
Bottling machines.....	.....	1	.....	.....
Tobacco working machines.....	.....	1	.....	.....
Food products machines, n. o. c.....	3	2	.....	.....
Chemical Products Machinery:				
Soaps, greases, oils and fertilizers.....	4	.....	.....	.....
Rubber, celluloid composition, pearl, tortoise shell and bone.....	5	2	.....	.....
Chemical products, n. o. c.....	2	.....	.....	.....
Hoisting Apparatus:				
Elevators.....	4	.....	.....	.....
Cranes.....	2	1	.....	.....
Blocks, falls, tackles, windlasses, etc.....	3	.....	.....	.....
Conveyors.....	2	.....	.....	.....
Construction Machinery:				
Concrete mixers.....	3	.....	.....	.....
Rock drills.....	1	.....	.....	.....
Road rollers.....	1	.....	.....	1
Construction machines, n. o. c.....	2	1	.....	.....
Special Machinery:				
Special machinery, n. o. c.....	6	2	.....	.....
Totals.....	302	165	.....	1

TABLE No. 6

Classification of Claims According to Non-Mechanical Sources of Injury

	Temp. Total	Perm. Partial	Perm. Total	Fatal
Vehicles (not including Construction of):				
Cars and engines, inc. street-cars and locomotives	1	.....	.....	.....
Collisions or derailments.....	1	.....	.....	.....
Breaking or spragging.....	2	1	.....	.....
Coupling or uncoupling.....	1	.....	.....	1
Crossing or standing on track.....	5	.....	.....	.....
Getting on or off at rest.....	1	.....	.....	.....
Repairing track.....	6	1	1	.....
Locomotive accidents, n. o. c.....	11	.....	.....	1
Mining cars.....	2	.....	.....	.....
Industrial cars.....	536	19	.....	12
Automobile and other power vehicles..	6	.....	.....	.....
Bicycles.....	2	.....	.....	.....
Motor-cycles.....	.....	1	.....	.....
Aeroplanes.....	20	.....	.....	.....
Animal-drawn vehicles.....	.....	.....	.....	.....
Pressure Equipment:				
Steam and hot water escaping.....	1	1	.....	.....
All other steam pressure apparatus.....	4	.....	.....	.....
Explosive Substances:				
Premature shots.....	6	.....	.....	7
Misfires or delayed shots.....	2	.....	.....	1
Handling.....	1	1	.....	1
Tamping, etc.....	2	.....	.....	.....
Gas.....	6	.....	.....	.....
Gasoline and other petroleum products	6	.....	.....	.....
Acetylene.....	2	.....	.....	.....
Automobile tires.....	1	.....	.....	.....
Beverages.....	5	.....	.....	.....
All other accidents due to explosions..	3	.....	.....	.....
Spontaneous combustion.....	1	.....	.....	.....
Electricity:				
Motors and generators.....	.....	1	.....	.....
Transmission wires.....	2	.....	.....	1
Short circuits.....	2	.....	.....	.....
Switches and controllers.....	4	.....	.....	.....
Trolley wires.....	5	.....	.....	.....
Electricity, n. o. c.....	13	1	.....	.....
Conflagration and Flames:				
Flames (clothing).....	4	.....	.....	.....
Alcoholic solutions.....	3	.....	.....	.....
Gasoline.....	30	1	.....	.....
Acetylene welding and cutting.....	11	.....	.....	.....
Acetylene gas and electric flash.....	9	1	.....	.....
Mixture of acids or compounds.....	3	.....	.....	.....
Mine fires, explosions from.....	1	.....	.....	1
Conflagration and flames, n. o. c.....	21	.....	.....	1

TABLE No. 6—Continued

Classification of Claims According to Non-Mechanical Sources of Injury

	Temp. Total	Perm. Partial	Perm. Total	Fatal
Hot Substances:				
Hot water.....	94	4	.....	.....
Asphalt, pitch and tar.....	73	3	.....	.....
Other hot liquids.....	.....	1	.....	.....
Metal, molten.....	34	.....	.....	2
Metal not molten.....	34	1	.....	.....
All other hot objects.....	18	.....	.....	1
Falls of Persons				
Benches, boxes, chairs and tables.....	43	.....	.....	.....
Boilers, tanks.....	27	.....	.....	1
Bridges.....	4	.....	.....	.....
Cranes, derricks.....	14	1	.....	2
Piles of materials.....	22	.....	.....	.....
Poles, trees and piling.....	41	.....	.....	1
Runways, balconies, etc.....	16	1	.....	1
Tramways and trestles.....	10	.....	1	.....
Buildings.....	5	.....	.....	.....
Loading platforms and gangplanks.....	24	1	.....	1
Floors.....	4	.....	.....	.....
Openings.....	4	1	.....	1
Roofs.....	43	2	.....	2
Stairs and steps.....	208	1	.....	1
Ladders.....	179	5	.....	4
Scaffolds and staging.....	119	3	.....	.....
Into excavations.....	49	.....	.....	.....
Bins and vats containing hot or corrosive substances.....	4	.....	.....	1
Bins and vats (all others).....	2	1	.....	.....
Pits and shafts.....	7	1	.....	2
Stumbling over objects.....	170	3	.....	.....
Slipping on level.....	543	8	.....	2
Slipping of object or tool handled.....	16	.....	.....	.....
Falls from elevations, n. o. c.....	23	1	.....	1
All other falls inc. strains from near falls due to slipping or stumbling.....	235	3	.....	.....
Falling Objects:				
Collapse of:				
Scaffold and staging.....	1	.....	.....	.....
Chutes, conveyors and slides.....	5	.....	.....	.....
All others (inc. cave-ins).....	1	.....	.....	.....
From Elevations:				
Buildings and walls in course of construction.....	20	1	.....	.....
Buildings and walls not in course of construction or demolition.....	2	.....	.....	.....
Tramways and trestles, inc. bridges.....	2	1	.....	.....
Racks and shelves.....	7	.....	.....	.....
Chutes, conveyors slides and screens.....	5	1	.....	.....
Machines and work benches.....	39	1	.....	.....
Scaffolds and staging.....	5	.....	.....	.....
Piles of material stacked or stored.....	1	.....	.....	.....
Other elevations.....	203	8	2	2
Runways, balconies and platforms.....	2	.....	.....	.....

TABLE No. 6—Continued

Classification of Claims According to Non-Mechanical Sources of Injury

	Temp. Total	Perm. Partial	Perm. Total	Fatal
Trees:				
Trees, in felling.....	3	.....	.....	2
Limbs or trees, not in felling.....	6	1	.....	1
Objects:				
Tipping over of objects (not handled)...	128	11	.....	1
Into Excavations:				
Ditches and trenches.....	.....	.....	.....	1
Pits or excavations.....	.....	1	.....	1
In Tunnels—Objects Falling into Mines and Quarries:				
Coal, rock and ore at working place (not roof).....	1	.....	.....	3
Coal, rock and ore from pillars or ribs (not roof), inc. rolls of coal or rock.....	26	.....	.....	.....
Roof, in working places.....	16	1	.....	1
Cave-in of mine.....	31	.....	.....	.....
All other mine accidents.....	1	.....	.....	.....
All other Falling or Shifting Objects:				
Rolling objects.....	75	6	.....	.....
Handling of Objects:				
Heavy objects (strain in handling)...	1,023	11	1	5
Objects dropped or tipping over.....	508	29	.....	1
Objects thrown.....	27	.....	.....	.....
Objects falling from load.....	235	17	.....	.....
Objects falling from pile (while piling or unpling).....	53	5	.....	3
Caught between object handled and other object.....	508	97	.....	.....
Sharp or rough objects.....	654	30	.....	1
Trucks, carts and wheelbarrows.....	141	4	.....	.....
Handling, n. o. c.....	18	1	.....	.....
Hand Tools:				
Glancing and slipping.....	566	39	.....	.....
Breaking or coming apart.....	18	3	.....	.....
Objects set in motion by.....	101	16	.....	.....
Bruise or aggravation from use of.....	37	1	.....	.....
All others.....	1	.....	.....	.....
Stepping on Objects:				
Nails.....	153	1	.....	.....
All other sharp objects.....	20	1	.....	.....
Striking Against Objects (Inc. kneeling on):				
Nails, screws, etc.....	60	1	.....	.....
Sharp projections or splinters.....	136	6	.....	.....
Wires or metal splinters.....	4	.....	.....	.....
Fellow employee.....	4	1	.....	.....
Other fixed objects.....	438	6	1	1
Struck by Objects:				
Swinging objects.....	52	4	.....	1
Flying objects.....	84	5	.....	.....
Kick-backs from saw or other machinery.....	31	9	.....	1
All other sharp objects.....	1	1	.....	.....
All other objects.....	2	.....	.....	.....

TABLE No. 6—Continued

Classification of Claims According to Non-Mechanical Sources of Injury

List of Poisonous or Corrosive Substances:	Temp. Total	Perm. Partial	Perm. Total	Fatal
Alkali	3	....	....	....
Alcohol	1	....	....	....
Ammonia	2	....	....	....
Zinc	1	....	....	....
Caustic soda	12	1	....	....
Carbon monoxide (inc. gas)	4	....	....	....
Lime	14	2	....	....
Gasoline or kerosene	3	1	....	....
Lye (potash and soda)	4	....	....	....
Cement (Portland type)	17	1	....	....
Chemicals, n. o. c.	12	1	....	....
Creosote	3	....	....	....
Chlorine gas	2	....	....	....
Ivy, oak or vegetable poisoning	23	....	....	....
Lead or paint	3	....	....	....
Acids, n. o. c.	40	....	....	....
Sulphuric acid	2	....	....	....
Hydrochloric acid	1	....	....	....
Poisonous substances, n. o. c.	8	....	....	....
Oxalic acid	1	....	....	....
Chrome or chromic acid	1	....	....	....
Benzine or benzol solution	1	....	....	....
Dust as in silicosis .....	....	....	....	1
Dye	1	....	....	....
Occupational Diseases:				
All other non-infectious diseases	4	1	....	....
Miscellaneous:				
Elements:				
Heat prostration and sunstroke	4	....	....	....
Other exposure	2	1	....	....
Animals:				
Draft animals	29	1	....	....
Dogs	9	....	....	....
Insects	8	....	....	....
All other animals	2	....	....	....
Violence:				
Violence, co-employee	2	....	....	....
Maintaining order	2	....	....	....
Doors, windows, covers	111	12	....	....
Discharge of weapons	5	....	....	....
Strains due to position assumed	26	....	....	....
All other violence	14	....	....	....
All Other:				
Fainting or convulsion	1	....	....	2
Flying particles, n. o. c.	95	4	....	1
Drenching or drowning .....	....	....	....	1
All other causes, n. o. c.	1	....	....	1
Totals of non-mechanical sources of injury	8,736	414	6	80
Totals of mechanical sources of injury	302	165	....	1
Grand totals	9,038	579	6	81

TABLE No. 7

Classification of Claims According to Nature of Injury

	Temp. Total	Result- ing in Infec- tions	Perm. Partial	Result- ing in Infec- tions
Bruises, contusions and abrasions	1,862	77	34	1
Burns and scalds	512	22	19	....
Concussions	10	....	....	....
Cuts and lacerations	2,792	154	147	4
Punctures	504	63	24	2
Amputations	4	....	255	3
Dislocation	22	....	5	....
Fractures	690	1	68	....
Sprains and strains	2,428	4	22	....
All other (including not stated)	214	16	5	....
Total	9,038	337	579	10

TABLE No. 8

Classification of Claims According to Location of Injury

	Temp. Total	Perm. Partial	Perm. Total
Head:	13	...	...
Brain	244	37	1
Eye	9	...	...
Eyes	4	...	...
Internal ear or ears	4	...	...
External ear or ears	7	2	...
Jaws, lower	15	...	...
Skull (temporal bone)	181	1	2
Scalp	1	...	...
Head, general	64	1	...
Eye (foreign bodies) .....	...	...	...
Face and Neck:	3	...	...
Forehead	6	...	...
Nose	95	8	...
Face, n. o. c.	28	2	...
Neck	2	...	...
Antrum	1	...	...
Eyebrows	2	...	...
Throat .....	...	...	...
Trunk:	49	3	...
Lumbar vertebrae	2	...	...
Vertebrae	1	...	...
Cervical vertebrae	2	...	...
Dorsal vertebrae	1	...	...
Sternum	140	...	...
Ribs	511	7	...
Thorax, external (back or sides)	124	2	...
Thorax, front	327	2	1
Thorax, posterior lumbar (back strain)	118	1	...
Thorax, side	45	1	...
Abdomen, external	95	...	...
Groin	9	...	...
Sacrum or coccyx	8	...	...
Pelvic region	4	...	...
Pelvic (ilium)	8	...	...
Anus, rectum or perineum	1	...	...
Penis (inc. spermatic cord)	44	...	...
Testicles	6	...	...
Scrotum	241	...	...
Hernia	9	...	...
Buttocks	2	...	...
Sacro-iliac joint	1	...	...
Urethra	1	...	...
Appendix	1	...	...
Kidneys	1	...	...
Stomach (internal)	1	...	...
Lungs	2	...	...
Upper Extremities:	4	...	...
Scapula	11	...	...
Clavicle	14	...	...
Shoulder dislocation	184	1	...
Shoulder (excluding dislocation)	1	...	...
Humerus	103	1	...
Elbow or condyle .....	...	...	...

TABLE No. 8—Continued

Classification of Claims According to Location of Injury

	Temp. Total	Perm. Partial	Perm. Total
Forearm	47	1	...
Radius	8	...	...
Ulna	4	...	...
Radius and ulna	2	2	...
Wrist or wrists	228	1	...
Arm general	336	9	...
Arm and leg	3	...	...
One arm and one hand	3	1	...
Hand:	702	29	...
Hand, n. o. c.	64	1	...
Hands .....	...	1	...
Hand and foot	108	2	...
Palm	65	...	...
Hand, dorsum	6	...	...
Metacarpal, one	418	57	...
Thumb	328	102	...
Index finger	299	82	...
Middle finger	136	44	...
Ring finger	128	56	...
Little finger	8	4	...
Thumb and one finger	3	2	...
Thumb and two or more fingers	135	33	...
Two fingers	5	7	...
Three fingers	9	6	...
Four fingers	49	1	...
Fingers, n. s. ....	...	...	...
Lower Extremities	78	1	...
Hip	2	...	...
Hip joint (dislocation of hip or fracture of head of femur)	19	...	...
Thigh or thighs	6	...	...
Femur	11	...	...
Patella	358	3	...
Knee or knees	525	6	1
Leg	7	...	...
Tibia	7	1	...
Fibula	5	1	...
Tibia and fibula	484	4	...
Ankle	552	10	...
Foot	31	1	...
Metatarsals	157	...	...
Sole of foot	118	2	...
Top of foot	23	2	...
Feet	48	4	...
Heel	241	11	...
Great toe or toes	47	4	...
Lesser toe	1	2	...
Great toe and lesser toe or toes	3	...	...
Malleolus .....	...	1	...
Foot and ankle	2	...	...
Scaphoid tarsus .....	...	...	...

TABLE No. 8—Continued

Classification of Claims According to Location of Injury

	Temp. Total	Perm. Partial	Perm. Total
Both legs.....	33	1	....
Oscalcis.....	5	....	....
Astragalus.....	1	....	....
Miscellaneous:			
Electric shock or electrocution.....	1	....	....
Enamel poisoning.....	1	....	....
Gassed.....	3	....	....
Heat prostration or frost bites.....	5	....	....
Inhaling dust.....	1	....	....
Location of injuries, n. s.....	3	....	....
Multiple injuries.....	415	15	1
Overcome by fumes.....	1	....	....
Poisoned by ivy, oak, etc., or vegetable poison- ing.....	1	....	....
Total.....	9,038	579	6

TABLE No. 9

Classification of Claims According to Occupation of Injured

	Temp. Total	Perm. Partial	Perm. Total	Fatal
Acetylene Welders.....	1	1	....	....
Actors.....	1	....	....	....
Acetylene workers.....	25	3	....	....
Acid and dye workers.....	4	1	....	....
Aeroplane pilots.....	15	....	....	....
Aeroplane builders or mechanics.....	24	1	....	....
Apprentices.....	29	....	....	....
Armature winders.....	3	1	....	....
Assemblers.....	11	....	....	....
Automobile mechanics, etc.....	267	10	....	2
Bacteriologists.....	2	....	....	....
Bakers.....	49	2	....	....
Bartenders.....	10	....	....	....
Basket-makers.....	1	1	....	....
Battery attendants or tire service men.....	8	1	....	....
Beatermen.....	2	2	....	....
Bedding workers.....	1	....	....	....
Boltment.....	1	....	....	....
Blacksmiths.....	24	....	....	....
Boilermakers or repairmen.....	28	3	....	....
Bottlers.....	23	2	....	....
Bookbinders.....	5	....	....	....
Bookkeepers (clerical workers).....	16	1	....	....
Boxmakers.....	4	....	....	....
Brakemen.....	8	6	1	....
Brewers.....	16	....	....	....
Bricklayers.....	47	1	....	....
Bridge carpenters, etc.....	15	3	....	....
Broom-makers (inc. brush makers).....	7	....	....	....
Burners.....	4	....	....	....
Butchers.....	134	11	....	....
Cabinet makers (inc. bench hands).....	29	4	....	....
Candy makers.....	7	....	....	....
Canners.....	81	2	....	....
Carders.....	1	1	....	....
Carmen (inc. repairmen).....	19	....	....	....
Carpenters.....	407	21	....	6
Catchers.....	3	1	....	....
Caulkers and chippers.....	13	2	....	1
Cement workers.....	19	....	....	....
Charwomen.....	21	2	....	....
Chauffeurs.....	227	5	....	2
Chemists (inc. drug handlers and labora- tory workers).....	22	2	....	....
Clay workers (inc. clay miners).....	10	1	....	....
Cleaners (general).....	7	....	....	....
Clerks.....	191	5	....	....
Coal handlers (inc. coal passers).....	14	1	....	....
Collectors.....	6	....	....	....
Conductors or ship pilots.....	13	2	....	....
Cooks.....	74	3	....	....
Coopers.....	12	....	....	1
Coppersmiths (inc. tinsmiths).....	....	....	....	....
Crabpickers (inc. oyster shuckers).....	36	1	....	....
Crane men.....	22	8	....	....

TABLE No. 9—Continued

Classification of Claims According to Occupation of Injured

	Temp. Total	Perm. Partial	Perm. Total	Fatal
Cupola tenders.....	1			
Cutters (clothing).....	15	2		
Dairymen.....	46	1		
Deck hands.....	2			
Delivery boys or distributors.....	25			
Dental mechanics.....	3			
Die sinkers (inc. die setters).....	3	2		
Dockmen.....	3	1		
Dock builders.....	1			
Doormen (hotel, etc.) inc. bell boys.....	6			
Doublers and winders.....	2			
Drillers.....	6	3		
Electricians.....	59	5	1	
Elevator (constructors) or mechanics.....	3			
Elevator operators.....	13			
Engineers.....	35	2		
Engineers (mechanical).....	3			
Farmers.....	7			
Firemen.....	23			1
Fireworks makers.....	3	2		1
Flagmen.....				1
Foremen, superintendents or overseers.....	140	7		2
Forest rangers (inc. timber cutters etc.).....	27	2		1
Forewomen.....	3			
Foundrymen.....	2			
Furnacemen.....	3			
Furniture finishers.....	4			
Furriers.....	5			
Gardeners or caretakers.....	7	1		
Glass blowers.....	1			
Glass workers.....	12			
Glaziers.....	4			
Grave diggers.....	3			
Ground men.....	2			
Hammer runners.....	1			
Handymen.....	16	2		1
Hat blockers, etc.....	12			
Heaters.....	3	1		
Helpers, general.....	316	25		5
Hod carriers.....	17			
Holders on.....	2			
Hostlers.....	4			
Ice cream makers.....	3	1		
Ice handlers.....	29	3		
Inspectors.....	11	2		
Insulators.....	2			
Ironworkers.....	3			
Ironworkers (structural) steel.....	53	6		2
Janitors, Janitresses.....	49	1		
Jewelers, silversmiths.....	2			
Jockeys or exercise boys.....	9			
Jointers.....	3			
Kitchen helpers.....	58	3		
Knitters.....	2			

TABLE No. 9—Continued

Classification of Claims According to Occupation of Injured

	Temp. Total	Perm. Partial	Perm. Total	Fatal
Labelers.....	3	1		
Laborers (common n. o. c.).....	2,009	101	2	16
Laborers (skilled).....	65	7		1
Ladle men.....	5			
Laundrymen, laundrywomen (inc. dyers).....	58	3		
Leather workers.....	5	1		
Life guards.....	4			
Linemen.....	29			4
Linoleum mechanics.....	9			
Lithographers or linotypers.....	7			
Loggers (inc. lumbermen).....	12	1		
Loggers.....	22			
Maids.....	105	11		1
Managers or superintendents.....	4			
Matrons (inc. stewardess).....				
Machinists, all around (inc. machine installers).....	166	26	1	1
Machine operators.....	402	80		2
Masseurs (inc. barbers, manicurists and hair dressers).....	4			
Mechanics, general.....	11			
Messengers.....	16			
Metal workers.....	25			
Milliners.....	3			
Millmen (gristmill).....	7			
Millwrights.....	12	4		1
Miners.....	189	3		10
Molders.....	31	2		
Motorcycle operators.....	1			
Motor men.....	38	1		
Moving picture machine operators.....	2			
Muckers.....	5			
Nurses, attendants.....	10			
Oilers or machine cleaners.....	11	4		
Operators (oil and gas or garage attendants).....	40	1		
Packers.....	102	5		1
Painters.....	110	4		2
Paper hangers.....	7			
Patternmakers, coremakers.....	2			
Pavers.....	3			
Pile drivers.....	7	1		
Pin setters.....	35	2		
Coverers.....	1			
Pipe fitters.....	1			
Planers.....	26	1		
Plasterers.....	65	2		
Plumbers.....	13	2		
Policemen, patrolmen and detectives.....	2			
Polishers, buffers and platers.....	55	2		1
Porters.....	43	2		
Pressers, clothing (inc. dry cleaning).....	30	16		
Press operators.....	42	1		
Printers, etc., engravers, press operators.....	1			
Pumpmen.....				

TABLE No. 9—Continued

Classification of Claims According to Occupation of Injured

	Temp. Total	Perm. Partial	Perm. Total	Fatal
Quarrymen.....	15	1	....	1
Riggers.....	27	5	....	....
Riveters.....	3	....	....	....
Rodmen.....	8	....	....	....
Rollers.....	9	....	....	....
Roofmen.....	66	2	....	....
Roughers.....	4	2	....	....
Rubber workers.....	4	....	....	....
Salesmen (outside) (or buyers).....	231	10	....	1
Salesmen, saleswomen (inside).....	89	2	....	....
Sausage linkers, stuffers.....	1	....	....	....
Saw operators, mill hands.....	33	8	....	....
Sawyers.....	9	4	....	....
Service men (excluding radio).....	14	....	....	....
Sewers (hand).....	52	1	....	....
Sewing machine operators.....	32	....	....	....
Shearmen.....	23	3	....	1
Sheet metal workers (weather strippers).....	45	2	....	....
Ship carpenters.....	....	2	....	....
Shipwrights.....	2	....	....	....
Shoemakers or repairmen.....	14	....	....	....
Sign erectors or posters.....	2	....	....	....
Soda dispensers.....	33	....	....	....
Sorters (rag etc.).....	4	....	....	....
Spinners.....	1	....	....	....
Stable keepers.....	8	....	....	....
Steam fitters.....	81	12	....	1
Stereotypers.....	1	....	....	....
Steel workers.....	44	17	....	2
Stevedores, longshoremen.....	152	6	....	....
Stone cutters, masons.....	34	....	....	....
Tailors or seamstresses.....	10	....	....	....
Tankmen.....	6	....	....	....
Teachers, counsellors or instructors.....	4	....	....	....
Teamsters.....	7	1	....	....
Textile workers, n. o. c.....	81	2	....	....
Tire builders.....	16	1	....	....
Tile setters.....	7	....	....	....
Tobacco workers.....	....	1	....	....
Trackmen (inc. repairmen).....	7	1	....	....
Tractor operators (inc. graders, steam shovels, stone crushers).....	38	1	....	1
Tree surgeons (inc. florists).....	14	....	....	....
Truckmen (helpers on trucks).....	81	3	....	....
Truckers (automobile).....	495	10	1	6
Truckers (hand).....	18	2	....	....
Undertakers.....	3	....	....	....
Umbrella tippers or makers.....	2	....	....	....
Upholsterers.....	17	2	....	....
Ushers.....	4	....	....	....
Vulcanizers (inc. tire repair).....	1	....	....	....
Waiters and waitresses.....	90	1	....	....
Warehousemen.....	41	2	....	1
Watchmen, caretakers and timekeepers..	51	2	....	1

TABLE No. 9—Continued

Classification of Claims According to Occupation of Injured

	Temp. Total	Perm. Partial	Perm. Total	Fatal
Weavers.....	7	....	....	....
Welders.....	24	1	....	....
Window cleaners.....	4	1	....	....
Window dressers (decorators).....	4	....	....	....
Wire workers.....	4	....	....	....
Wiremen.....	1	....	....	....
Woodworkers.....	2	3	....	....
Wrappers.....	1	....	....	....
Yardmen.....	15	1	....	....
Total.....	9,038	579	6	81

TABLE No. 10
Dependents of Fatal Cases

	No. of Cases
Two widows four children.....	1
Widow.....	24
Widow with one child.....	12
Widow with two children.....	11
Widow with three children.....	3
Widow with four children.....	2
Widow with five children.....	2
Widow with nine children.....	1
Widow with eleven children.....	1
One child dependent.....	2
Two children dependent.....	1
Father and mother.....	1
Father and mother partially dependent.....	7
Mother dependent.....	3
Mother partially dependent.....	4
Father partially dependent.....	1
Father, mother and sister partially dependent.....	1
Sister partially dependent.....	3
Aunt partially dependent.....	1
Total.....	81
Disallowed.....	13
Pending.....	18
Grand Total.....	112

REPORT OF THE
SAFETY DEPARTMENT
State Industrial Accident Commission

Baltimore, Maryland, October 31, 1938.

STATE INDUSTRIAL ACCIDENT COMMISSION,
741 Equitable Building,
Baltimore, Maryland.

GENTLEMEN:

Respectfully submitted herewith is the annual report of the Safety Department for the fiscal year ending October 31, 1938. This Department, under the supervision of the Commission, is charged with the duty of having all places of employment maintained in a reasonably safe condition looking to the prevention of accidents, thus safe-guarding the lives and limbs of employees.

Thirty-three safety codes have been issued by the Commission as general orders of minimum specific requirements. By inspecting places of employment and enforcing the provisions of these codes, and through the dissemination of information concerning accident prevention, many unsafe working conditions have been corrected to eliminate accident hazards.

During the year inspections were made in 177 plants, employing approximately 67,000 employees. Where hazardous conditions were found, the hazard was defined to the employer and recommendations or orders issued for correction. It is gratifying to again report that enforcement proceedings have not been necessary to eliminate hazards, as employers in all cases readily agreed to comply with our recommendations.

The following is a brief summary of such orders or recommendations:

Safeguarding Machinery:		Improvements in buildings, etc..	
Abrasive wheels.....	7	Clean up (fire and stumbling hazard).....	11
Adjust guards.....	3	Clear Aisles and passageways.....	8
Belts.....	12	Correct electrical hazards....	2
Chains and sprockets.....	1	Guard openings in floors, etc.	2
Elevators.....	5	Miscellaneous.....	26
Gears.....	4	Improve Piling.....	3
Miscellaneous.....	24	Install or improve exhaust systems.....	7
Point of operation.....	3	Provide respirators or masks.....	1
Pulleys and fly wheels.....	8	Provide or improve lighting.....	5
Punch presses.....	5	Provide or repair hand railings.....	4
Saws.....	7	Repair floors or platforms....	5
Shafting.....	1	Repair stairs.....	5
Handling acids, poisons, etc....	6	Repair or replace ladder....	6
Handling of dynamite or other explosives.....	8		
Provide or use eye protection..	4		

The safety codes and regulations issued by the Commission are also used by the Engineering or Inspection Departments of the casualty insurance companies as standards or guides. This inspection service of the insurance companies has done much to eliminate unsafe conditions in many places of employment. However, operating methods and conditions change from day to day, and it is regretted that we do not have a sufficient staff of inspectors to make at least one inspection annually in all places of employment.

The experience of this Department is available to employers and employees in solving their accident problems, and we were glad of the opportunity on a number of occasions to render this service to employers. We have also continued to work with other agencies and organizations engaged in the prevention of accidents, cooperating with the Baltimore Safety Council, the Health Department of the City and State, and the U. S. Department of Labor. The National Safety Congress was attended. Addresses on accident prevention were made to organizations and safety committees.

The accident records presented in the statistical report are startling and represent much needless misery, suffering and economic loss. However, by comparison with the previous year, there were 26 less fatalities 2,105 less claims for compensation and 6,389 fewer accidents reported. The legal requirements of the State and the effective accident prevention work being done by some organizations and more progressive employers have all contributed to this reduction in the number of accidents, but very little has been accomplished compared to what remains to be done. At least ninety per cent of all accidents are preventable and the efforts of all should therefore, be increased in the war against such accidents.

Respectfully,

SAFETY DEPARTMENT,

JOSEPH A. HALLER,

Director of Safety.

ANNUAL REPORT
of the
STATE ACCIDENT FUND
of Maryland

Baltimore, Maryland, October 31, 1938.

STATE INDUSTRIAL ACCIDENT COMMISSION,
741 Equitable Building,
Baltimore, Maryland.

GENTLEMEN:

Submitted herewith is a financial report of the State Accident Fund of Maryland as it appeared on the books and records of the Fund at the close of business, October 31, 1938. This shows the assets and liabilities of the Fund as of that date and also the income and disbursements during the year November 1, 1937 to October 31, 1938, both dates included, that period being the fiscal year of the Fund.

During the year the State Accident Fund reached its peak in both Premium Income, Total Assets and Surplus. The Premium Income increased \$42,838.09, the Assets \$58,061.38, making the surplus \$899,262.97.

During the year the Fund operated at a cost of 7.8% of its Premium Income. This percentage of cost includes all expenses, other than cash paid out to claimants and the medical costs for accidental injuries. The Reserve for Unpaid Claims is considered liberal by our actuary.

The securities put in the assets are all listed at par although the market value of these securities at the time of this statement was considerably higher than the amount shown in the statement.

During the year the Fund wrote 469 policies of new business.

The experience rating plan continues to be satisfactory to the policyholders, and while there is no definite manner in which it can be computed, it is our firm belief it is having a tendency toward greater care and supervision on the part of the policyholder in keeping down his accident record. This is indicated by numerous inquiries we received from our record. This is indicated by numerous inquiries we received from our policyholders as to the effect their experience will have on their rate, and by the noticeable cooperation between many of the policyholders and the Fund concerning accident causes and their prevention.

The State Accident Fund is in good financial condition, having a surplus sufficiently adequate in proportion to the volume of business done, and the surplus is guaranteed against serious depletion by a reinsurance treaty covering any catastrophe loss in excess of \$25,000.00 and to a limit of \$500,000.00.

Respectfully submitted,

STATE ACCIDENT FUND,

JAMES E. GREEN, JR.,
Superintendent.

ASSETS

Cash:		
Balance with Treasurer of Maryland.....	\$138,185.53	
Balance with Fidelity Trust Company.....	19,750.00	
Balance in Union Trust Company.....	250.00	
Balance in office.....	150.00	
		\$158,335.53
United States Treasury Bonds.....	\$407,800.00	
Consolidated Federal Land Bank Bonds.....	102,000.00	
Federal Farm Mortgage Corporation.....	50,000.00	
Home Owners Loan Corporation.....	50,000.00	
Maryland Emergency Bonds.....	50,000.00	
State of Maryland General Bond Issue.....	300,000.00	
Baltimore City Stock Annex Loan..	14,000.00	
Baltimore City Stock, Water Loan..	16,000.00	
Washington Suburban Sanitary District Bonds.....	50,000.00	
Baltimore County Metropolitan District Bonds.....	55,000.00	
Baltimore County Public School Bonds.....	9,000.00	
Dorchester County Court House and School Bonds.....	100,000.00	
Wicomico County School Bonds....	21,000.00	
Salisbury Water and Sewer Extension Bonds.....	25,000.00	
City of Easton, Maryland, Sewerage System Bonds.....	7,000.00	
		\$1,256,800.00
Interest accrued on investments... 10,607.01		
Due from policyholders after deduction of possible loss for uncollectible accounts..... 86,433.88		
Accounts in Suspense..... 1,000.00		
		98,040.89
Total Assets.....		\$1,513,176.42

*The above securities are listed in this statement at par but the market value of these securities on October 31, 1938, is considerably in excess of the par value.

LIABILITIES

Reserve for unpaid claims.....	\$553,000.00
Reserve for unearned premiums.....	4,756.25
Reserve for State Accident Fund expenses.....	43,656.16
Reserve for Reinsurance.....	501.04
Reserve for proportion of expenses of State Industrial Accident Commission (Section 27, Chapter 800, Acts of 1914).....	11,000.00
Reserve for Accounts in Suspense.....	1,000.00
Catastrophe surplus (Section 23, Chapter 800, Acts of 1914).....	\$380,825.79
Additional surplus for protection of claimants and policyholders.....	518,437.18
Total surplus.....	\$899,262.97
Total Liabilities.....	\$1,513,176.42

*This total surplus is protected by a Reinsurance Treaty whereby, in event of any catastrophe loss, the excess over \$25,000.00 would be paid by the reinsurance company to the limit of \$500,000.00.

INCOME

Premiums written (net).....	\$752,700.05
Interest received on investment....	\$43,616.28
Less interest prepaid.....	173.61
	43,442.67
Interest accrued on investments.....	10,607.01
Reimbursements on claims.....	1,408.74
Total income.....	\$808,158.47

DISBURSEMENTS

Losses paid:		
Medical.....	\$217,008.72	
Permanent partial.....	249,534.31	
Permanent total.....	10,467.55	
Temporary total.....	160,827.27	
Fatal.....	48,855.92	
	<u>\$686,693.77</u>	
Total paid during the current year for injuries occurring prior to November 1, 1937.....		\$310,028.01
Total paid during current year for losses occurring November 1, 1937 to November 1, 1938	376,665.76	
Return premiums (cash refunds).....	1,399.44	
Expenses of State Accident Fund.....	43,656.16	
Assessment-proportion of expenses of the State Industrial Accident Commission.....	10,898.49	
Reinsurance Treaty premium.....	4,417.60	
Attorney fees and Court Costs.....	93.08	
Miscellaneous Expenses.....	7.80	
Balance.....	60,992.13	
Total disbursements.....		\$808,158.47

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FRANK
JAMES